

Fill in this information to identify the case:

Pg 1 of 5

Debtor 1 Gerald D. Williams

Debtor 2 Cheryl T. Williams  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri

Case number 19-45577

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Headlands Residential Series Owner  
Name of creditor: Truste, Series D

Court claim no. (if known): 7

Last 4 digits of any number you use to  
identify the debtor's account: 2 7 5 2

Date of payment change:  
Must be at least 21 days after date of this notice 02/01/2022

New total payment: \$ 900.39  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 420.68New escrow payment: \$ 140.24**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Gerald D. Williams  
First Name Middle Name Last Name

Case number (if known) 19-45577

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X/s/ D. Anthony Sottile  
Signature

Date 01/11/2022

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

314 S Franklin St / Second Floor  
PO Box 517  
Titusville PA 16354  
800-327-7861  
814-260-4159 Fax  
www.bsifinancial.com



GERALD D WILLIAMS  
26201 BUBBLING BROOK  
FORISTELL MO 63348

YOUR LOAN NUMBER: [REDACTED]

DATE: 12/31/21

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.  
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS  
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED  
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 02/22 THROUGH 01/23.

----- ANTICIPATED PAYMENTS FROM ESCROW - 02/22 THROUGH 01/23 -----  
HOMEOWNERS INS 1682.94

TOTAL PAYMENTS FROM ESCROW 1682.94

MONTHLY PAYMENT TO ESCROW 140.24 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 02/22 THROUGH 01/23 -----  
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	6617.55	420.78
FEB 22	140.24			6757.79	561.02
MAR 22	140.24			6898.03	701.26
APR 22	140.24			7038.27	841.50
MAY 22	140.24			7178.51	981.74
JUN 22	140.24			7318.75	1121.98
JUL 22	140.24			7458.99	1262.22
AUG 22	140.24			7599.23	1402.46
SEP 22	140.24			7739.47	1542.70
OCT 22	140.24			7879.71	1682.94
NOV 22	140.24			8019.95	1823.18
DEC 22	140.24	1682.94	HOMEOWNERS I ALP	6477.25	280.48
JAN 23	140.24			6617.49	420.72

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----  
IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE  
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED

BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 6196.77.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	760.15
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	140.24
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	0.00
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 02/01/22 900.39

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 280.48. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 280.48.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

04/21	420.68	05/21	420.68	06/21	3365.44	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

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BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
ST. LOUIS DIVISION**

In Re:

Case No. 19-45577

Gerald D. Williams  
Cheryl T. Williams

Chapter 13

Debtors.

Judge Kathy A. Surratt-States

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**CERTIFICATE OF SERVICE**

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I certify that on January 11, 2022, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Wesley C. Gorschall, Debtors' Counsel  
wes@klinelawstl.com

Diana S. Daugherty, Chapter 13 Trustee  
standing\_trustee@ch13stl.com

Office of the United States Trustee  
ustpreion13.sl.ecf@usdoj.gov

I further certify that on January 11, 2022, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Gerald D. Williams, Debtor  
Cheryl T. Williams, Debtor  
26201 Bubbling Brook Dr.  
Foristell, MO 63348

Dated: January 11, 2022

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com